

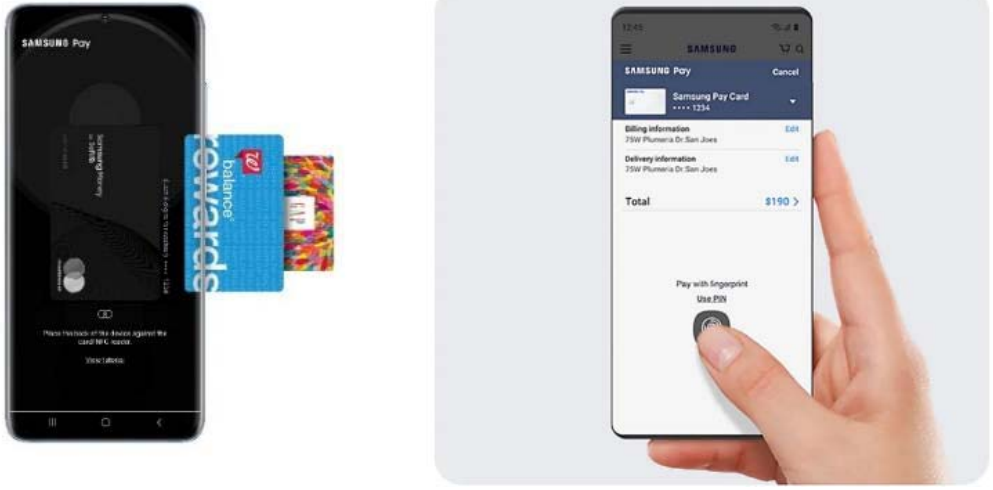
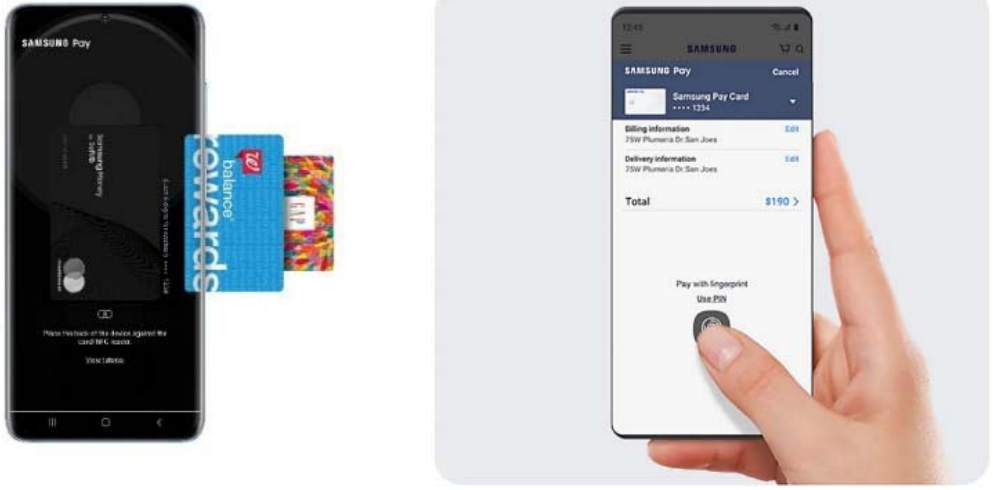





Exhibit J

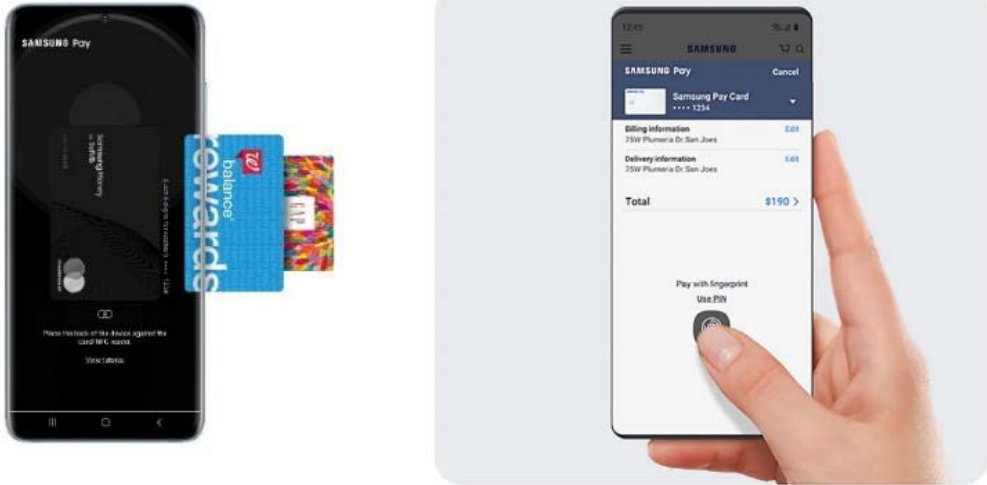

U.S. Patent No. 11,328,286

Claim No.	Claim Language	Samsung Money by SoFi card with a Samsung Pay-enabled computing device
20[preamble]	A payment system comprising:	<p data-bbox="579 207 1881 240">A Samsung Money by SoFi card with a Samsung Pay-enabled computing device is a payment system.</p> <div data-bbox="590 248 1976 618">  <p data-bbox="1608 293 1871 367">One card. Two ways to pay.</p> <p data-bbox="1608 399 1976 521">Sign up to receive a digital card in Samsung Pay and a physical card in the mail. Use your card wherever you are worldwide with Samsung Pay.</p> </div> <p data-bbox="579 626 1986 691"><i>Samsung Money by SoFi</i>, Samsung, https://www.samsung.com/us/samsung-pay/samsung-money-by-sofi/ (last visited Apr. 20, 2022).</p>
20a	a payment card device, free of any depictions of fixed payment numbers thereon, and operable for use in payment card reader equipment; and	<p data-bbox="579 703 1976 768">The Samsung Money by SoFi card is a payment card device free of any depictions of fixed payment numbers thereon, and operable for use in payment card reader equipment.</p> <div data-bbox="600 776 1976 1222">  <p data-bbox="1077 1008 1976 1219">Samsung Knox. The physical debit card will not display the card number, expiration date, or CVC. Should users need that information, they can easily find it within the “Money” tab of the Samsung Pay app, which is further protected by biometric or PIN authentication. Users assume zero liability should an unauthorized transaction occur.</p> </div> <p data-bbox="579 1230 1766 1304"><i>Introducing Samsung Money by SoFi: Do More With Your Money</i>, Samsung (May 27, 2020), https://news.samsung.com/us/introducing-samsung-money-samsung-pay-sofi/.</p>

Claim No.	Claim Language	Samsung Money by SoFi card with a Samsung Pay-enabled computing device
		<p>Can I use my Samsung Money by SoFi debit card at locations without a chip-enabled terminal?</p> <p>Yes, you can use the magnetic stripe on the physical debit card at merchants and ATMs that don't have chip-enabled terminals. You can also use your digital card at contactless-pay-enabled terminals.</p> <p>How do I use my Samsung Money by SoFi debit card to make purchases at a chip-enabled terminal?</p> <p>Insert the chip end of your debit card into the terminal with the chip facing upwards. Follow the prompts on the terminal screen, and if necessary, either sign or enter your PIN. Keep the card in the terminal until you are prompted to remove it. Otherwise, the transaction will be canceled.</p> <p><i>Frequently asked questions about Samsung Money by SoFi in Samsung Pay, Samsung, https://www.samsung.com/us/support/answer/ANS00087025/ (last visited Apr. 21, 2022).</i></p>
20b	a computing device comprising:	<p>A Samsung Pay-enabled computing device is a computing device.</p> <div data-bbox="890 643 1220 1081" data-label="Image"> </div> <div data-bbox="1312 626 1875 1122" data-label="Image"> </div> <p><i>Samsung Pay, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022). See also Lexy Savvides, Samsung Pay: Everything you need to know (FAQ), CNET (July 21, 2021 3:00 a.m. PT), https://www.cnet.com/how-to/samsung-pay-everything-you-need-to-know-faq-mobile-wallet/.</i></p>



Claim No.	Claim Language	Samsung Money by SoFi card with a Samsung Pay-enabled computing device
20c	a processor;	<p>A Samsung Pay-enabled computing device includes a processor.</p>  <p><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022).</p>
20d	a memory;	<p>A Samsung Pay-enabled computing device includes a memory coupled to the at least one processor.</p>  <p><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022).</p>

Claim No.	Claim Language	Samsung Money by SoFi card with a Samsung Pay-enabled computing device
20e	a wireless interface;	<p>A Samsung Pay-enabled computing device includes a wireless interface.</p>   <p><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022); <i>Samsung Money by SoFi</i>, Samsung, https://www.samsung.com/us/samsung-pay/samsung-money-by-sofi/ (last visited Apr. 20, 2022).</p> <p>Make a payment using the app</p> <p>With Samsung Pay, you can purchase things without digging through your wallet.</p> <p>When you're ready to pay, open Samsung Pay on your phone. Tap Pay, and select your preferred card. Tap PIN or IRIS, and then enter the required security information. Or if you have fingerprint security set up, simply place your finger on your phone's fingerprint scanner.</p> <p>Next, hold the back of the phone up to the contactless reader and perform your desired actions to complete your purchase.</p>  <p><i>Make an in-store payment with Samsung Pay</i>, Samsung, https://www.samsung.com/us/support/answer/ANS00045102/ (last visited Apr. 20, 2022).</p>



Claim No.	Claim Language	Samsung Money by SoFi card with a Samsung Pay-enabled computing device
20f	a touch-screen user interface operable to provide a visual user-interface for user payment interactions; and	<p>A Samsung Pay-enabled computing device includes a touch-screen user interface operable to provide a visual user-interface for user payment interactions.</p>  <p><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022). <i>See also What to do when the touchscreen of Galaxy Device responds slowly or improperly?</i>, Samsung (Sept. 22, 2020), https://www.samsung.com/ph/support/mobile-devices/what-to-do-when-the-touchscreen-of-galaxy-device-responds-slowly-or-improperly/.</p>
20g	a user-input device coupled to the processor, and	<p>A Samsung Pay-enabled computing device includes a user-input device coupled to the processor.</p> <p>Make a payment using the app</p> <p>With Samsung Pay, you can purchase things without digging through your wallet.</p> <p>When you're ready to pay, open Samsung Pay on your phone. Tap Pay, and select your preferred card. Tap PIN or IRIS, and then enter the required security information. Or if you have fingerprint security set up, simply place your finger on your phone's fingerprint scanner.</p> <p>Next, hold the back of the phone up to the contactless reader and perform your desired actions to complete your purchase.</p>  <p><i>Make an in-store payment with Samsung Pay</i>, Samsung, https://www.samsung.com/us/support/answer/ANS00045102/ (last visited Apr. 20, 2022).</p>

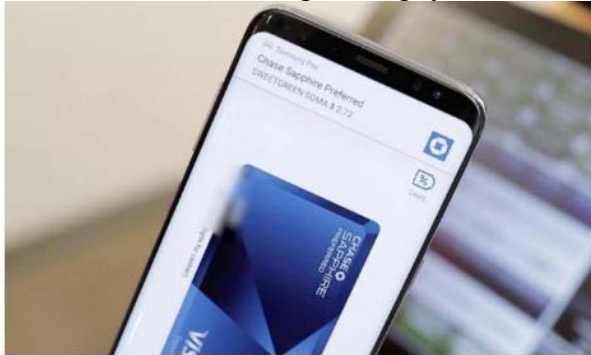

Claim No.	Claim Language	Samsung Money by SoFi card with a Samsung Pay-enabled computing device
		<div data-bbox="1213 168 1335 289"></div> <p data-bbox="1161 386 1386 409">User authentication</p> <p data-bbox="1058 430 1499 500">Every transaction is authenticated by your fingerprint, PIN or facial recognition. If your phone is lost or stolen, you can remotely lock or erase your Samsung Pay account with Find My Mobile.*</p> <p data-bbox="575 513 1820 547"><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022).</p>

Claim No.	Claim Language	Samsung Money by SoFi card with a Samsung Pay-enabled computing device
20h	wherein the memory is operable to store a transaction sequence count, a static device account number and secrets limited to the computing device;	<p>A Samsung Pay-enabled computing device includes a memory operable to store a transaction sequence count, a static device account number and secrets limited to the computing device.</p> <p>3. How is a cryptogram generated?</p> <p>A cryptogram is generated using at least three pieces of information: the digital token, the application transaction counter (ATC), and a secret key. The cryptogram is designed to appear fully random to anyone that does not have the secret key. This works to prevent a cryptogram from being guessed. The secret key is generated by the payment networks and is protected, end to end, between the payment networks and TrustZone on the device. Only one cryptogram can be generated per explicit user authorization. The cryptograms are used to tie an ATC to a digital token and help to prevent modification of the ATC. This in turn helps to prevent transaction information used for one purchase from being reused for multiple purchases.</p> <p>FAQs, Samsung (Aug. 7, 2016) <i>available at</i> https://security.samsungmobile.com/doc/Press_Guidance_Samsung_Pay.pdf. <i>See also Mobile payments with digital wallets and tokenization: How Google Pay, Apple Pay and Samsung Pay protect your card details</i>, Advantio (Feb. 22, 2021), https://www.advantio.com/blog/mobile-payments-with-digital-wallets-and-tokenization-how-google-pay-apple-pay-and-samsung-pay-protect-your-card-details; US Payments Forum, <i>EMV Payment Tokenization Primer and Lessons Learned</i> at 12 (June 2019) <i>available at</i> https://www.uspaymentsforum.org/wp-content/uploads/2019/06/EMV-Payment-Tokenization-Primer-Lessons-Learned-FINAL-June-2019.pdf; EMVCo, <i>EMV® Payment Tokenisation Specification – Technical Framework v2.1</i> at 35–36 (Jun. 14, 2019) <i>available at</i> https://www.emvco.com/emv-technologies/payment-tokenisation/.</p>

Claim No.	Claim Language	Samsung Money by SoFi card with a Samsung Pay-enabled computing device
20i	wherein the computing device is operable to receive, store, display and transmit issuer-provided payment information, associated with, but not depicted on, the payment card device;	<p data-bbox="575 139 1995 207">A Samsung Pay-enabled computing device is operable to receive, store, display and transmit issuer-provided payment information, associated with, but not depicted on, the payment card device.</p> <div data-bbox="604 212 1050 662">  </div> <p data-bbox="1079 444 1995 656">Samsung Knox. The physical debit card will not display the card number, expiration date, or CVC. Should users need that information, they can easily find it within the “Money” tab of the Samsung Pay app, which is further protected by biometric or PIN authentication. Users assume zero liability should an unauthorized transaction occur.</p> <p data-bbox="575 667 1995 735"><i>Introducing Samsung Money by SoFi: Do More With Your Money</i>, Samsung (May 27, 2020), https://news.samsung.com/us/introducing-samsung-money-samsung-pay-sofi/.</p> <div data-bbox="1138 740 1430 1312">  </div> <p data-bbox="575 1317 1995 1375"><i>Samsung Money by SoFi</i>, Samsung, https://www.samsung.com/us/samsung-pay/samsung-money-by-sofi/ (last visited Apr. 20, 2022).</p>

Claim No.	Claim Language	Samsung Money by SoFi card with a Samsung Pay-enabled computing device
20j	wherein the processor is operable to dynamically generate at least a portion of a limited-use payment information for use by an authenticated card user, and to combine said limited-use payment information with at least said static device account number to create combined payment information;	<p>A Samsung Pay-enabled computing device has a processor that is operable to dynamically generate at least a portion of a limited-use payment information for use by an authenticated card user, and to combine said limited-use payment information with at least said static device account number to create combined payment information.</p> <p>1. How does Samsung Pay work?</p> <p>Each time Samsung Pay is used for a transaction, the Samsung Pay handset sends at least three pieces of information.</p> <p>The first is a digital token that represents the credit or debit card information. The digital token is a surrogate credit or debit card number. The digital token's primary purpose is to route transactions to the correct payment network and to the correct issuer.</p> <p>The second piece of information is the application transaction counter (ATC). The ATC is a counter that is updated for every transaction. Its purpose is to help ensure that the same transaction information cannot be replayed to make multiple purchases. Payment networks use this number to track the sequence of transactions and determine whether an attempted transaction is older than the last one approved or is otherwise out of sequence. If so, it is an indication that something is amiss, and appropriate action can be taken.</p> <p>The third piece of information is the cryptogram. The cryptogram is an authentication code generated using, at a minimum, a secret key, the digital token and the ATC. Cryptograms serve to validate that the transaction information has not been modified and that it was generated by the expected user's handset.</p> <p>FAQs, Samsung (Aug. 7, 2016) <i>available at</i> https://security.samsungmobile.com/doc/Press_Guidance_Samsung_Pay.pdf. <i>See also Mobile payments with digital wallets and tokenization: How Google Pay, Apple Pay and Samsung Pay protect your card details</i>, Advantio (Feb. 22, 2021), https://www.advantio.com/blog/mobile-payments-with-digital-wallets-and-tokenization-how-google-pay-apple-pay-and-samsung-pay-protect-your-card-details; US Payments Forum, <i>EMV Payment Tokenization Primer and Lessons Learned</i> at 12 (June 2019) <i>available at</i> https://www.uspaymentsforum.org/wp-content/uploads/2019/06/EMV-Payment-Tokenization-Primer-Lessons-Learned-FINAL-June-2019.pdf; EMVCo, <i>EMV® Payment Tokenisation Specification – Technical Framework v2.1</i> at 35–36 (Jun. 14, 2019) <i>available at</i> https://www.emvco.com/emv-technologies/payment-tokenisation/.</p>

Claim No.	Claim Language	Samsung Money by SoFi card with a Samsung Pay-enabled computing device
20k	wherein the computing device is operable to convey said combined payment information via an interface disposed of the computing device; and	<p data-bbox="575 139 1980 204">The Samsung Pay-enabled computing device is operable to convey said combined payment information via an interface disposed of the computing device; and.</p> <div data-bbox="863 224 1715 740">  </div> <p data-bbox="575 748 1980 854"><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022); <i>Samsung Money by SoFi</i>, Samsung, https://www.samsung.com/us/samsung-pay/samsung-money-by-sofi/ (last visited Apr. 20, 2022).</p> <p data-bbox="890 862 1199 886">Make a payment using the app</p> <p data-bbox="890 927 1325 1154">With Samsung Pay, you can purchase things without digging through your wallet.</p> <p data-bbox="890 1000 1325 1154">When you're ready to pay, open Samsung Pay on your phone. Tap Pay, and select your preferred card. Tap PIN or IRIS, and then enter the required security information. Or if you have fingerprint security set up, simply place your finger on your phone's fingerprint scanner.</p> <p data-bbox="890 1179 1325 1252">Next, hold the back of the phone up to the contactless reader and perform your desired actions to complete your purchase.</p> <div data-bbox="1356 922 1673 1174">  </div> <p data-bbox="575 1260 1980 1427"><i>Make an in-store payment with Samsung Pay</i>, Samsung, https://www.samsung.com/us/support/answer/ANS00045102/ (last visited Apr. 20, 2022); <i>see also</i> Tech With Brett, <i>How to Setup and Use Samsung Pay</i>, YouTube (Oct. 1, 2018), https://youtu.be/zR3xz6GYIzc?t=389; Jessica Dolcourt, <i>How Samsung Pay works (pictures)</i>, CNET (Mar. 3, 2015 8:57 a.m. PT), https://www.cnet.com/pictures/how-samsung-pay-works-pictures/2/.</p>

Claim No.	Claim Language	Samsung Money by SoFi card with a Samsung Pay-enabled computing device
201	wherein the computing device is operable to receive information, from an issuer, in response to the conveyed combined payment information, indicating that a payment transaction is valid.	<p>The Samsung Pay-enabled computing device is operable to receive information, from an issuer, in response to the conveyed combined payment information, indicating that a payment transaction is valid.</p>  <p>You'll see a transaction notification pop up at the top of the screen. Lexy Savvides/CNET</p> <p>If you're using a debit card through Samsung Pay, you may still need to enter the card PIN on the terminal. Once the payment is made you'll get a notification that confirms the merchant name and the amount. It's also listed in the Samsung Pay app.</p> <p>Lexy Savvides, <i>Samsung Pay: Everything you need to know (FAQ)</i>, CNET (July 21, 2021 3:00 a.m. PT), https://www.cnet.com/how-to/samsung-pay-everything-you-need-to-know-faq-mobile-wallet/.</p>  <p>CNET, <i>Apple Pay vs. Samsung Pay vs. Google Pay: Which is best?</i>, YouTube (Jun. 12, 2018), https://www.youtube.com/watch?v=LkM_Z3o8T4g. See also <i>Mobile payments with digital wallets and tokenization: How Google Pay, Apple Pay and Samsung Pay protect your card details</i>, Advantio (Feb. 22, 2021), https://www.advantio.com/blog/mobile-payments-with-digital-wallets-and-tokenization-how-google-pay-apple-pay-and-samsung-pay-protect-your-card-details; US Payments Forum, <i>EMV Payment Tokenization Primer and Lessons Learned</i> at 12 (June 2019) available at https://www.uspaymentsforum.org/wp-content/uploads/2019/06/EMV-Payment-Tokenization-Primer-Lessons-Learned-FINAL-June-2019.pdf;</p>

Claim No.	Claim Language	Samsung Money by SoFi card with a Samsung Pay-enabled computing device
		EMVCo, <i>EMV® Payment Tokenisation Specification – Technical Framework v2.1</i> at 35–36 (Jun. 14, 2019) available at https://www.emvco.com/emv-technologies/payment-tokenisation/ .